



'Verdragspolis' 2023



Choosing your health insurance — a helping hand from CZ

You want to be able to rely on good healthcare that you can access whenever you need it and that meets all your requirements.

In this brochure, we explain your situation as a person residing in the Netherlands and insured in another treaty country. We also help you to choose an additional insurance package (if you wish) in just three steps. The reimbursements provided by the 'Verdragspolis' and additional insurance packages are summarised at the back of the brochure.

If you would like personal advice on the 'Verdragspolis', or if you have any questions about your situation or that of a member of your family, feel free to call CZ. Our advisers would be happy to help you. Simply give them a call on +31 (0)46 459 59 86. Lines are open Monday to Friday from 8.30am to 5.30pm. Alternatively, you can drop into one of the CZ branches. The addresses and opening times are listed at www.cz.nl/kantoor (in Dutch).

CZ's 'Verdragspolis'

The 'Verdragspolis' provides you with reimbursement for healthcare services in the Netherlands, just as if you were insured in the Netherlands. You can register with CZ to be insured under the 'Verdragspolis' if:

- you work in a foreign country or receive a benefit or pension from a foreign country and;
- you live in the Netherlands and are insured in an EU or EEA country, Switzerland or a treaty country. All of these countries have made agreements on the provision of medical care.

You are not entitled to register for the 'Verdragspolis' if you are receiving the Dutch state pension (AOW).

'Verdragspolis'

The 'Verdragspolis' reimburses the most necessary healthcare costs in the Netherlands. The health insurance in the country in which you are insured entitles healthcare services there.

Premium

You do not need to pay a premium for the 'Verdragspolis' and neither do any co-registered members of your family. However, you will need to pay a premium for your additional insurance package and/or dental insurance. The premiums for the different additional insurance packages are listed on your quote and in the premium overview.

Deductible

The deductible is the amount you have to pay yourself before you start receiving reimbursement for healthcare under the 'Verdragspolis'. The compulsory deductible for 2023 is €385.

- The deductible applies to all insured persons from the age of 18.
- You don't pay a deductible for certain types of healthcare, such as GP appointments or obstetric care.
- If you would prefer to pay your deductible in instalments, you can. If it turns out at the end of the year that you have paid too much, the surplus will automatically be refunded in the following year.
- In addition to the deductible, you also need to pay a personal contribution for some healthcare services. This is also set by the government. This personal contribution applies to all insured persons, regardless of their age, to find out more about deductibles, go to www.cz.nl/eigen-risico (in Dutch).

See page 10 onwards to find out which healthcare these costs apply to

EU, EEA, Switzerland and treaty countries include:

- EU countries: Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain and Sweden;
- EEA countries: Iceland, Liechtenstein and Norway;
- Treaty countries: Bosnia and Herzegovina, Cape Verde, North-Macedonia, Montenegro, Morocco, Serbia, Tunisia, Turkey and the United Kingdom;
- Switzerland.

Members of your family

Whether members of your family can also be insured under the 'Verdragspolis' depends on your situation.

Your partner

If your partner is working or receiving a pension or benefit from the Netherlands, he or she is required to have Dutch health insurance. If your partner does not have any income, however, he or she can be registered on your 'Verdragspolis'. Please contact CZ for more information.

Your children

If you have children under the age of 18 who are not employed, they can be registered on your 'Verdragspolis' if:

- you do not have a partner;
- your partner also has a 'Verdragspolis'.

Your children should be insured under a Dutch general insurance policy if:

- your child is 18 or older.
- your partner is working in the Netherlands or receiving a pension or benefit from the Netherlands.
- your child is working in the Netherlands.

Minor children with a part-time job

If you have a child under the age of 18 who has a part-time job, he or she must be insured under regular health insurance in the Netherlands, rather than through the 'Verdragspolis'. However, your minor child will not have to pay premiums for this health insurance, since he or she is under the age of 18. If your child stops doing this job, you will need to inform CZ of the changed situation.

More extensive cover for your healthcare costs

The 'Verdragspolis' provides the most necessary healthcare reimbursements. If you would like more extensive insurance, you can also take out an additional insurance package with CZ.

Co-insured children under 18 do not need to pay a premium and they are given the same package as the parent/carer with the highest-level additional insurance package. If you would like an additional insurance package, simply follow the three steps below to choose the package that is right for you.

STEP 1

Verdragspolis

Healthcare covered under the 'Verdragspolis' is reimbursed in full if you use healthcare providers who we have made agreements with. If you go to a non-contracted healthcare provider, you will need to pay some of the costs yourself.

'Verdragspolis'	
Reimbursement for contracted healthcare providers	100%
Reimbursement for non-contracted healthcare providers	75% of the bill up to a max. of 75% of the agreed average rate

STEP 2

Choose your additional insurance package

Since not all healthcare is reimbursed under the 'Verdragspolis', we offer additional insurance packages to cover this healthcare. Our additional insurance packages provide you with extra cover, such as for physiotherapy or alternative methods.

STEP 3

Choose your additional dental insurance package

You are well covered with our dental insurance packages, which also include cover for orthodontics. We have two dental insurance packages to choose from – 'Tandarts' and 'Uitgebreide Tandarts'. We will assess your teeth based on a statement from your dentist (which you will receive after registering) for the 'Uitgebreide Tandarts' dental package only.

Maybe you'd like to take out the 'Jongeren' or 'Gezinnen' package

If you choose the additional 'Jongeren' [young people] or 'Gezinnen' [families] package, you do not need to take out additional dental insurance, as these packages already include reimbursement for dental care and orthodontics.



What else you need to know

Dutch Long-Term Care Act (Wlz)

In addition to the reimbursements provided under the 'Verdragspolis', you are also entitled to healthcare under the Dutch Long-Term Care Act ('Wet langdurige zorg', Wlz). This can involve healthcare benefits in kind, such as admission to a nursing home and the related nursing care.

Medical care in the Netherlands or your country of employment

You are entitled to receive healthcare in the Netherlands in accordance with the terms and conditions of the 'Verdragspolis' and the Dutch Long Term Care Act (Wlz). The same applies to co-registered members of your family. You and your family members are also entitled to receive medical care from the health insurance in the country in which you work.

It's easy to find the right healthcare

To find a healthcare provider near you, simply visit www.cz.nl/zorgvinder (in Dutch). You can see at a glance whether the healthcare provider has a contract with CZ, whether there is a waiting period, and read what others think of the care received from that healthcare provider. Choosing a contracted healthcare provider has many advantages. You do not need to pay anything upfront, for example.

Check www.cz.nl/zorgvinder (in Dutch) to find out which healthcare providers have a contract with CZ



Register with CZ

Register quickly and easily for a 'Verdragspolis' online at www.cz.nl/en/health-insurance/expats-and-visitors/verdragspolis, or use the registration form enclosed with this brochure. You will sometimes need a form completed by your foreign insurer, but health insurers usually arrange this with each other.

E106/E121/S1 form

As of 2020, health insurers in most European countries exchange treaty forms (E106, E121 or S1) online through EESSI (Electronic Exchange of Social Security Information). If your foreign medical expenses insurer uses EESSI, you do not need to do anything yourself. We will request the treaty form for you. If your foreign medical expenses insurer does not use EESSI, we will write to you asking you to request the treaty form from your foreign medical expenses insurer yourself.

Family members

If any of your family members also qualify for registration under the 'Verdragspolis', be sure to include them in your registration. If you are already insured with CZ, your current policy will be converted into a 'Verdragspolis'.

Term of your 'Verdragspolis'

Your insurance policy will be effective for as long as you work in a foreign country or receive a benefit or pension from a foreign country. If anything changes in your situation or that of your family members, for instance if you or a member of your family start to work in the Netherlands or receive a Dutch pension or benefit, be sure to let us know within 4 months. Such changes might mean that your 'Verdragspolis' will need to be cancelled. If you incur costs while you are no longer entitled to insurance under the 'Verdragspolis', CZ may charge you for these costs.

Your 'Verdragspolis' is cancelled

- If your foreign medical expenses insurance is cancelled, we can change your 'Verdragspolis' to a Dutch health insurance policy. Whether you would simply like a general insurance policy with as low a premium as possible, or the same level of reimbursement provided by the 'Verdragspolis', we can help.
- If you switch to a different health insurer and we had already reimbursed costs for you after your 'Verdragspolis' was cancelled, bear in mind that we will claim these costs back from you. However, if you remain insured with us, CZ will not invoice you for these costs.
- If you received treatment in a hospital in Belgium or Germany while covered by the 'Verdragspolis' and were satisfied, you may be able to continue receiving treatment in the same hospital, since we have contracts with hospitals in these two countries.

If your situation changes, please inform CZ within 4 months



Package overview

The following pages outline which reimbursements are provided by our general insurance policy and additional insurance packages. A summary of all reimbursements and terms and conditions can be found in our terms and conditions of insurance at www.cz.nl/conditions.

- Healthcare marked with a “●” in the general insurance column is reimbursed.
- A “✓” in one of the columns for an additional insurance package indicates that this healthcare is reimbursed up to the maximum rate applicable in the Netherlands. Take a look at www.cz.nl/conditions to find out what this rate is.
- For more details about each reimbursement, visit www.cz.nl/vergoedingen (in Dutch).

If you would like to quickly calculate your premium, or want to register right now, go to www.cz.nl/aanmelden (in Dutch).

Or call
CZ Customer
Services on
+31 (0)88 555 77 77



STEP 1

GENERAL INSURANCE POLICY

STEP 2

ADDITIONAL INSURANCE PACKAGES

	Reimbursement	Deductible	Personal contribution		'Start'	'Basis'	'Plus'	'Top'	'Jongeren'	'Gezinnen'	'50+'
Healthcare in a hospital (admissions and outpatient care) and other healthcare											
Specialist medical healthcare	●	Yes									
Admission	●	Yes									
Thrombosis service	●	Yes									
Correction of the position of the ears							✓	✓		✓	
Sterilisation							Male: € 400 Female: € 1,250	Male: € 400 Female: € 1,250		Male: € 400 Female: € 1,250	
Second opinion from a doctor	●	Yes									
Rehabilitation	●	Yes									
Transplantants (organ/tissue)	●	Yes									
Sensory impairment care	●	Yes									
Accommodation costs					€ 500	€ 500	€ 500	€ 500	€ 500	€ 500	€ 500
Personal contribution for hospice care							€ 30 per day	€ 30 per day			€ 30 per day
Genetic testing and advice	●	Yes									
Audiology care	●	Yes									
Mechanical ventilation	●	Yes									
Trials for cancer in children	●										
General practitioner care											
General practitioner	●										
Combined lifestyle intervention from the age of 18	●										



STEP 1

STEP 2

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

Reimbursement

Deductible

Personal contribution

'Start'

'Basis'

'Plus'

'Top'

'Jongeren'

'Gezinnen'

'50+'

Medicines and pharmacy

Medicines under the Medicines Reimbursement System (GVS)

•

Yes

Possible

Contraceptives under the Medicines Reimbursement System (GVS) up to the age of 21

•

Yes

Possible

Contraceptives under the Medicines Reimbursement System (GVS) from the age of 21

100%

100%

100%

100%

100%

Dietary preparations

•

Yes

Condoms (order at www.cz.nl/condoms (in Dutch))

50 pieces per year

Therapies

Physiotherapy, exercise therapy

• Up to the age of 18

Maximum of 18 sessions per condition

9 sessions

12 sessions

20 sessions

12 sessions

13 sessions

• Up to the age of 18 (for treatments on the list of conditions for physiotherapy and exercise therapy)

•

• From the age of 18

9 sessions

12 sessions

20 sessions

9 sessions

12 sessions

13 sessions

• From the age of 18 (for treatments on the list of conditions for physiotherapy and exercise therapy)

From the 21st session

Yes

• Intermittent claudication

37 sessions

Yes

• Pelvic physiotherapy (once during the entire insurance term)

9 sessions

Yes

• Exercise therapy for knee and hip osteoarthritis

12 sessions

Yes

• Exercise therapy for COPD stage II or higher (number of sessions depends on the GOLD classification)

- Class A, 1st year of treatment

5 sessions

Yes

- Class B1, 1st year of treatment

27 sessions

Yes

- Class B1, 2nd year of treatment onwards

3 sessions

Yes

- Class B2, C and D 1st year of treatment

70 sessions

Yes

- Class B2, C and D 2nd year of treatment onwards

52 sessions

Yes

Occupational therapy

• From the age of 18

10 hours

Yes

• Up to the age of 18

10 hours

2 hours

2 hours

2 hours

2 hours

2 hours

• Carer training/supervision for occupational therapy

2 hours

2 hours

2 hours

2 hours

2 hours

Speech and language therapy

•

Yes

Foot treatment and advice (on medical grounds)

€ 230

€ 230

€ 70

€ 115

€ 230

Foot treatment in other cases

€ 115

€ 115

€ 70

€ 115

€ 115

Skin therapy

• Treatment of facial acne

€ 230

€ 230

€ 230

€ 230

€ 230

• Camouflage therapy in the face/neck (once during the entire insurance term)

€ 200

€ 200

€ 200

€ 200

€ 200

• Facial hair removal (once during the entire insurance term)

€ 570

€ 570

€ 570

€ 570

€ 570

UVB light equipment

•

Yes

Therapeutic camp for children

€ 200

€ 200

€ 200

€ 200

Nursing and personal care

Direct nursing

•

Carer relief

14 days

14 days

14 days

14 days

14 days

14 days

External informal care broker (once during the entire insurance term)

7 hours

7 hours

7 hours

7 hours

7 hours

7 hours

Alternative treatment methods and medicines

Total reimbursement for alternative treatment methods and medicines

€ 350

€ 550

€ 200

€ 350

€ 350

• Alternative treatment methods

€ 40 per day

€ 40 per day

€ 30 per day

€ 40 per day

€ 40 per day

• Alternative medicines

✓

✓

✓

✓

✓

STEP 1

STEP 2

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

Reimbursement

Deductible

Personal contribution

'Start'

'Basis'

'Plus'

'Top'

'Jongeren'

'Gezinnen'

'50+'



Healthcare abroad

Non-urgent medical care abroad	•	Yes									
Urgent medical care abroad during temporary stays (100% of the claimed rate outside the Netherlands or your country of residence)	•	Yes			100%	100%	100%	100%	100%	100%	100%
• Organisational costs through emergency centre					✓	✓	✓	✓	✓	✓	✓
• Medically necessary repatriation for sick insured person					✓	✓	✓	✓	✓	✓	✓
• Dental help					€ 275	€ 275	€ 275	€ 275	€ 275	€ 275	€ 275



Childbirth and obstetric care

Fertility treatment	•	Yes									
Antenatal screening on medical grounds	•	Possible									
Childbirth course (per year)						€ 100	€ 100	€ 200		€ 200	
Maternity package. Can be requested if you are pregnant, cannot be requested by your partner	•										
Outpatient childbirth on non-medical grounds	•		Yes								
Reimbursement of personal contribution for outpatient childbirth on non-medical grounds						✓	✓	✓		✓	
Outpatient childbirth/childbirth in hospital on medical grounds	•										
Obstetric help during a home birth	•										
Obstetric care in maternity centre or hospital on non-medical grounds	•		Yes								
Obstetric care in hospital on medical grounds	•										
Obstetric care at home		A maximum of 10 days	Yes								
Reimbursement of personal contribution for obstetric care										✓	
Additional obstetric care on medical grounds						4 days	4 days	4 days		4 days	
Obstetric care after hospitalisation						6 hours	6 hours	6 hours		6 hours	
Aftercare following care in incubator						12 hours	12 hours	12 hours		12 hours	
Lactation consultant						€ 200	€ 200	€ 200		€ 200	



Transport

Transport by ambulance (200km one-way)	•	Yes									
Transport by private car on medical grounds (rate set by law)	•	Yes	Yes								
Transport by taxi/public transport on medical grounds (200km one-way)	•	Yes	Yes							max. € 200	
Travel costs for parents in the event of child's hospitalisation (for children up to the age of 18)										max € 0.19 per km	



Mental healthcare

Specialist mental healthcare from the age of 18	•	Yes									
Basic mental healthcare from the age of 18	•	Yes									
Drop-in centres for cancer patients/survivors and their families					€ 150	€ 150	€ 150	€ 150	€ 150	€ 150	€ 150

STEP 1

STEP 2

GENERAL INSURANCE POLICY

ADDITIONAL INSURANCE PACKAGES

Reimbursement

Deductible

Personal contribution

'Start'

Basis


Plus

Top

Jongeren

Gezinnen

50+

	Reimbursement	Deductible	Personal contribution		'Start'	Basis	Plus	Top	Jongeren	Gezinnen	50+
Medical aids											
 Full or partial reimbursement of medical aids such as orthopaedic shoes, wigs and incontinence-related products. The regulations on medical aids ('Reglement Hulpmiddelen') available at www.cz.nl/voorwaardencollectief (in Dutch) specify the reimbursement and personal contribution for each medical aid	•	Possible	Possible								
Glasses, contact lenses and laser eye treatment (every two calendar years)							€ 100	€ 125	€ 100	€ 150	€ 100
Arch supports and orthotic insoles							€ 75	€ 75	€ 60	€ 60	€ 60
Bedwetting alarm, hire/purchase (once during the entire insurance term)						✓	✓	✓		✓	
Test strips for non-insulin dependent diabetes patients						€ 40	€ 40	€ 40		€ 40	€ 40
Reimbursement of personal contribution for wig or other headpiece						€ 75	€ 75	€ 75			€ 75
Reimbursement of personal contribution for hearing aids (per device)							€ 100	€ 200			€ 300
Support pessary						✓	✓	✓		✓	✓
Medical aids for Activities of Daily Living (ADLs)						€ 70	€ 70	€ 70			€ 100
Home monitor						24 months	24 months	24 months		24 months	
Home care items						50%	50%	✓		50%	75%
Epileptic seizure alarms						✓	✓	✓		✓	✓
Cranial orthosis						✓	✓	✓		✓	
Post-mastectomy lingerie (once during the entire insurance term)						€ 90	€ 90	€ 90	€ 90	€ 90	€ 90
Preventive healthcare											
Preventive examinations						€ 50	€ 100	€ 150		€ 50	€ 50
Online health programme 1 per year (programmes currently on offer are listed on the site)									€ 60	€ 60	€ 60
Flu jab											✓
Vaccinations and tablets for travel abroad							50%	75%	✓	✓	✓
Course for quitting smoking	•										
Courses for problematic alcohol consumption and coping with depression	•	Yes									
Fall prevention (once during the entire insurance term)						€ 50	€ 50	€ 50		€ 50	€ 100
Advice											
Sports medicine-related advice						€ 100	€ 150	€ 150	€ 150	€ 150	€ 150
Consultation on menopause, PMS or cancer (e.g. breast cancer)						€ 200	€ 200	€ 200		€ 200	€ 200
Dietetics	3 hours	Yes				€ 120	€ 120	€ 120	€ 120	€ 120	€ 120
Dietary advice						€ 50	€ 75	€ 100	€ 50	€ 100	€ 75
Courses and exercise programmes											
Health courses						€ 50	€ 100	€ 200	€ 50	€ 100	€ 100
Exercise programmes (once every 3 years)					€ 350	€ 350	€ 350	€ 350	€ 350	€ 350	€ 350
Self-management course for chronic conditions (once during the entire insurance term)						€ 100	€ 100	€ 100		€ 100	€ 100
Carer course (once during the entire insurance term)						€ 150	€ 150	€ 150	€ 150	€ 150	€ 150
Oral care in the event of accidents											
Emergency dental care in the event of accidents (total reimbursement per accident regardless of number of additional insurance packages)					€ 10,000	€ 10,000	€ 10,000	€ 10,000	€ 10,000	€ 10,000	€ 10,000

STEP 1

STEP 3

GENERAL INSURANCE POLICY

DENTAL INSURANCE PACKAGES

Reimbursement

Deductible

Personal contribution

'Tandarts'

'Uitgebreide Tandarts'

'Jongeren'

'Gezinnen'



	Reimbursement	Deductible	Personal contribution		'Tandarts'	'Uitgebreide Tandarts'	'Jongeren'	'Gezinnen'
Total reimbursement for dental care					€ 450	€ 1,150	€ 450	€ 250
Dental care up to the age of 18								
Check-ups	•							
Fluoride treatment	•							
Other dental care such as tooth removal, fillings and root canal treatment	•							
Dental care from the age of 18								
Check-ups					100%	100%	100%	100%
Other dental care such as tooth removal, fillings and root canal treatment					75%	75%	75%	100%
Dental care for all age groups								
Crowns, inlays, resin-retained bridges, pontics and root caps					75%	75%	75%	100%
Full set of dentures (upper and/or lower)	Once every 5 years	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	100% of the personal contribution payable under the general insurance policy
Repair/rebasing of full dentures (upper and/or lower)	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	100% of the personal contribution payable under the general insurance policy
Partial set of dentures or metal plate denture					75%	75%	75%	100%
Upper implant overdentures	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	100% of the personal contribution payable under the general insurance policy
Lower implant overdentures	•	Yes	Yes		75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	75% of the personal contribution payable under the general insurance policy	100% of the personal contribution payable under the general insurance policy
Implant fees and additional inpatient or outpatient costs	•	Yes						
Dental care for certain indications/handicaps	•	Yes						
Orthodontic care							€ 350	
Orthodontic care up to the age of 18 (1-year waiting period; once during the entire insurance term)					80% up to €2,045	80% up to €2,045		€2,045
Orthodontic care from the age of 18 (1-year waiting period; once during the entire insurance term)					80% up to €345	80% up to €345		80% up to €345
Orthodontic care for certain indications/handicaps	•	Yes						
Oral care in the event of accidents								
Emergency dental care in the event of accidents (total reimbursement per accident regardless of number of additional insurance packages)					€ 10,000	€ 10,000	€ 10,000	€ 10,000





Carrying care forward

Legal information

Organisation

CZ Zorgverzekeringen N.V. (COC no. 27093766)

Onderlinge Waarborgmaatschappij CZ groep u.a. (COC no. 18028752)

Address

Postbus 90152, 5000 LD Tilburg, Netherlands

Viewing the terms and conditions of insurance

Visit www.cz.nl/voorwaarden (in Dutch) or one of our branches, or give us a call.

Insurance contracts are governed by Dutch law.

Complaints

Please let us know if you are not happy with our services. You can consult our complaints procedure at www.cz.nl/klachten (in Dutch). As a health insurer, CZ is affiliated with 'Stichting Klachten en Geschillen Gezondheidszorg' (SKGZ), which has been appointed by the government to resolve health insurance disputes. SKGZ meets all of the government's quality requirements. Further information is available at www.skgz.nl (in Dutch).

The following bodies also supervise our insurance operations: 'De Nederlandsche Bank', the 'Autoriteit Financiële Markten' (permit numbers 12001020/12000561), the 'Nederlandse Zorgautoriteit' and the 'Nederlands Zorginstituut'.

No rights can be derived from the content of this package overview.